

Information to identify the case:

Debtor 1 Frank J. Ceppek
First Name Middle Name Last Name

Debtor 2 Rebecca A. Ceppek
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2323
EIN -----

Social Security number or ITIN xxx-xx-2024
EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **15-24712-GLT**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Frank J. Ceppek

Rebecca A. Ceppek

4/22/21

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Frank J. Cepk
Rebecca A. Cepk
Debtors

Case No. 15-24712-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Apr 22, 2021

User: culy
Form ID: 3180W

Page 1 of 3
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Frank J. Cepk, Rebecca A. Cepk, 1223 Greenbrier Road, Fairmont, WV 26554-4801
aty	+ The Debt Doctors at Quatrini Rafferty, 941 Penn Avenue, Suite 101, Pittsburgh, PA 15222-3843
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
cr	+ First National Bank of Pennsylvania, c/o Christine Lombardo, 4140 East State Street, Hermitage, PA 16148-3401
cr	+ SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
14166966	Allegheny General Hospital, PO Box 644662, Pittsburgh, PA 15264-4662
14166967	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
14166968	+ Allegheny Imaging of McCandless, LLC, 651 S. Center Ave., Suite 102, Somerset, PA 15501-2811
14166969	+ Allegheny Radiology Associates., Ltd., 651 S. Center Ave, Suite 102, Somerset, PA 15501-2811
14219302	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14166973	Children's Hospital of Pittsburgh, PO Box 382059, Pittsburgh, PA 15250-8059
14166975	+ Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560
15183858	+ Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
14157777	+ First National Bank, 4140 E. State Street, Hermitage, PA 16148-3401
14166979	+ Lamont, Hanley & Assoc., 1138 Elm Street, P.O. Box 179, Manchester, NH 03105-0179
14166980	+ MedExpress Billing, POB 719, Dellslow, WV 26531-0719
14166981	Nelnet, PO Box 82658, Lincoln, NE 68501-2658
14193765	+ Pittsburgh Water & Sewer Authority, c/o Goehrung Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14166982	Quest Diagnostics, 875 Greentree Road, 4 Parkway Center, Pittsburgh, PA 15220-3610
15000750	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14166987	+ Transworld Systems, 5 Penn Center West, Ste 100, Pittsburgh, PA 15276-0126
14166988	UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 23 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RSVVCBICNOTICE1@state.pa.us	Apr 23 2021 02:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 23 2021 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RSVVCBICNOTICE1@state.pa.us	Apr 23 2021 02:25:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: RECOVERYCORP.COM	Apr 23 2021 03:33:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL

District/off: 0315-2

User: culy

Page 2 of 3

Date Rcvd: Apr 22, 2021

Form ID: 3180W

Total Noticed: 48

			33131-1605
14189932	EDI: BECKLEE.COM	Apr 23 2021 03:33:00	AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
14166971	EDI: AMEREXPR.COM	Apr 23 2021 03:33:00	American Express, PO Box 981537, El Paso, TX 79998-1537
14166970	EDI: AMEREXPR.COM	Apr 23 2021 03:33:00	American Express, P.O. Box 1270, Newark, NJ 07101-1270
14166972	EDI: BANKAMER.COM	Apr 23 2021 03:33:00	Bank of America, P.O. Box 15019, Wilmington, DE 19886
14216546	EDI: BL-BECKET.COM	Apr 23 2021 03:33:00	CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
14166974	EDI: CITICORP.COM	Apr 23 2021 03:33:00	CitiCards, PO Box 9001037, Louisville, KY 40290-1037
14166976	+ EDI: DISCOVER.COM	Apr 23 2021 03:33:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
14161565	EDI: DISCOVER.COM	Apr 23 2021 03:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14238927	+ Email/Text: kburkley@bernsteinlaw.com	Apr 23 2021 02:25:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14166977	EDI: IRS.COM	Apr 23 2021 03:33:00	Internal Revenue Service, Centralized Insolvency Unit, PO Box 21126, Philadelphia, PA 19114-0326
14166978	+ Email/Text: PBNCNotifications@perituservices.com	Apr 23 2021 02:24:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
14161462	EDI: RECOVERYCORP.COM	Apr 23 2021 03:33:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14166983	Email/Text: amieg@stcol.com	Apr 23 2021 02:24:00	State Collection Service Inc., P.O. Box 6250, Madison, WI 53716
14166984	+ EDI: RMSC.COM	Apr 23 2021 03:33:00	SYNCB, PO Box 965005, Orlando, FL 32896-5005
14166986	+ EDI: WTRRNBNK.COM	Apr 23 2021 03:33:00	TD Bank USA, 3701 Wayzata Blvd, Minneapolis, MN 55416-3440
14166985	EDI: WTRRNBNK.COM	Apr 23 2021 03:33:00	Target, PO Box 660170, Dallas, TX 75266-0170
14174103	+ Email/Text: electronicbkydocs@nelnet.net	Apr 23 2021 02:25:00	U.S. Department of Education C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
14157778	+ EDI: WFFC.COM	Apr 23 2021 03:33:00	Wells Fargo, PO Box 1697, Winterville, NC 28590-1697
14176113	EDI: WFFC.COM	Apr 23 2021 03:33:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657
14237957	+ EDI: WFFC.COM	Apr 23 2021 03:33:00	Wells Fargo Bank NA,, Attention: Bankruptcy Department, MAC# D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203
14157779	+ EDI: WFFC.COM	Apr 23 2021 03:33:00	Wells Fargo Bank, NA, 1000 Blue Gentian Road, MAC: X9998-018, Saint Paul, MN 55121-1663
14157780	EDI: WFFC.COM	Apr 23 2021 03:33:00	Wells Fargo Home Mortgage, PO Box 11701, Newark, NJ 07101-4701

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Federal Home Loan Mortgage Corporation, as Trustee
cr		Pittsburgh Water & Sewer Authority
cr		Wells Fargo Bank, N.A.
14166989	*+	Wells Fargo, PO Box 1697, Winterville, NC 28590-1697
14166990	*+	Wells Fargo Bank, NA, 1000 Blue Gentian Road, MAC: X9998-018, Saint Paul, MN 55121-1663
14166991	*	Wells Fargo Home Mortgage, PO Box 11701, Newark, NJ 07101-4701

TOTAL: 4 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 bnicholas@kmllawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com cnoroski@grblaw.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank N.A. wbefc@brockandscott.com, mario.hanyon@brockandscott.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors at Quatrini Rafferty mmh@thedebtdoctors.com hgs@thedebtdoctors.com;alb@thedebtdoctors.com
Matthew M. Herron	on behalf of Joint Debtor Rebecca A. Cepek mmh@thedebtdoctors.com hgs@thedebtdoctors.com;alb@thedebtdoctors.com
Matthew M. Herron	on behalf of Debtor Frank J. Cepek mmh@thedebtdoctors.com hgs@thedebtdoctors.com;alb@thedebtdoctors.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thedebtdoctors.com, hgs@thedebtdoctors.com;alb@thedebtdoctors.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernssteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernssteinlaw.com
Ronda J. Winnenour	cmeccf@chapter13trusteewdpa.com

TOTAL: 10